

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
Richmond Division**

In re: Lolita Cheatham  
Debtor(s)

Case No.: 16-31848-KLP  
Chapter 13

**AFFIDAVIT of Lolita Cheatham**

BEFORE ME, the undersigned authority, personally appeared Lolita Cheatham, known to me, and upon their oath stated as follows:

1. My name is Lolita Cheatham. I am above the age of 18 years and competent to make this affidavit. I have personal knowledge of the facts set forth in this affidavit.
2. I am the Debtor(s) in the present bankruptcy case.
3. I reside at 10254 Brading Ln Midlothian, VA 23112
4. I have income from my employment with Thompson Construction Group, respectively. I also receive SNAP benefits
5. My income is stable, and I do not expect it to decrease during the term of my Chapter 13 plan.
6. Prior to this case, I was involved in 1 previous case which was filed on 10/24/2014 (case number 14-35714).
7. The case was dismissed on 11/2/2015 because of failure to make plan payments due to job loss.
8. Prior to this case, I was also involved in one other case: a Chapter 7 case filed on 12/12/1995 and discharged on 3/21/1996 (case number 95-35396).
9. I believe that the stability in my income will enable me to successfully complete this bankruptcy case.
10. I have listed all of my assets and all of my debts and have fully and accurately disclosed all of my income and expenses in the Schedules in this case.

11. I have incurred new debt since my last case.

- a. \$250 lease arrears to Extra Space Storage.
- b. Approximately \$4,000 in unsecured debt, primarily for medical bills and utilities.
- c. \$1,128.00 tax debt.

12. The following is a list of our/my debt and how it will be treated in my new case:

- i) Arrears:
  - (1) Extra Space Storage: \$250.00.
- ii) Priority tax debt:
  - (1) IRS: \$1,128.00.
- iii) Secured Creditors to be paid in plan:
  - (1) Credit Acceptance: \$3,375.00 plus 5.25% interest.
- iv) Unsecured non priority creditors: \$25,038.00, which my plan proposes to pay a minimum dividend of 1.00 %.

13. My employment and income is consistent and is likely to remain so during my case. My expenses are not likely to change substantially. My income leads me to believe I will be able to make my payments to the Trustee.

14. My plan pays \$100.00 per month for two months to the Trustee for two (2) months, then my plan pays \$240.00 per month for forty-nine (49) months, which is all of my disposable income, for a total pay in of \$11,960.00.

15. My debts arose as a result of trying to make ends meet. The debt I have has accumulated over several years and was not the result of any purchases of luxury goods or services. I have also not taken cash advances since the dismissal of my Prior Case or otherwise used credit abusively.

15. I desire to use the bankruptcy system to obtain a fresh start and have not been attempting to evade my responsibilities or delay my creditors' attempts to collect. The purpose of my bankruptcy filing is to re-pay my creditors the amount I can afford, to retain my vehicle, and to obtain a discharge of my indebtedness.

Further Affiant sayeth not.

WITNESS the following signature and seal 4/26/2016

/s/ Lolita Cheatham (seal)  
Lolita Cheatham

CERTIFICATE OF ACKNOWLEDGMENT:

Commonwealth of Virginia,  
City/County of Henrico, to wit:

The foregoing instrument was acknowledged before me on 4/26/2016, by Lolita Cheatham

/s/ Sara Herbert  
Notary Public

My Commission Expires: 1/31/2018  
My Registration No. is: 7362972

Certificate of Service

I hereby certify that I on April 26, 2016, I have mailed or hand-delivered a true copy of the foregoing Affidavit to the parties listed on the attached service list.

/s/ Richard J. Oulton  
Richard J. Oulton, Esq.

*Creditors*

**Bon Secours**  
PO Box 28538  
Henrico, VA 23228-0000

**Cavalry Investments LLC**  
500 Summit Lake Dr. Ste 400  
Valhalla, NY 10595-0000

**Cavalry Portfolio Services**  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595-1340

**Central Credit/Penn Cr**  
Attn: Bankruptcy  
PO Box 988  
Harrisburg, PA 17108-0000

**Check City**  
PO Box 970183  
Orem, UT 84097-0000

**Check City**  
re: Bankruptcy  
6001 West Broad Street  
Richmond, VA 23230-0000

**CHECK CITY**  
2729-B WEST BROAD ST.  
RICHMOND, VA 23220

**CJW Medical Center**  
PO Box 13620  
Richmond, VA 23225-0000

**Convergent Outsourcing**  
10750 Hammerly Blvd #200  
Houston, TX 77043-0000

**Credit Acceptance**  
25505 W 12 Mile Rd, Ste 2300  
Southfield, MI 48034-0000

**Dominion Virginia Power**

PO Box 26543  
Richmond, VA 23290-0001

**DriveTime Credit Co**  
attn: Bankruptcy  
PO Box 29018  
Phoenix, AZ 85038-0000

**Eastern Account System of Conn**  
PO Box 837  
Newtown, CT 06470-0000

**Enhanced Recovery Corporation**  
8014 Bayberry Rd  
Jacksonville, FL 32256-7412

**Extra Spce Storage**  
7000 Hull Street Rd  
Richmond, VA 23224-0000

**HCA Henrico Doctors Hospital**  
1602 Skipwith Road  
Henrico, VA 23229-0000

**Henrico Doctor's Hospital**  
PO Box 13620  
Richmond, VA 23225-8620

**International Collection Servi**  
c/o Jefferson Capital Systems  
PO Box 7999  
Saint Cloud, MN 56302-0000

**Jefferson Capital Systems**  
16 McLeland Rd  
Saint Cloud, MN 56303-0000

**MCV Associated Physicians**  
830 E Main St  
Suite 1900  
Richmond, VA 23219-0000

**National Credit Systems**  
PO Box 312125

Atlanta, GA 31131-2125

**Navy Federal Credit Union**  
PO Box 3000  
Merrifield, VA 22119-3000

**Parrish and LeBar, LLP**  
5 E Franklin St.  
Richmond, VA 23219-0000

**Resurgent Capital Services**  
PO Box 10587  
Greenville, SC 29603-0587

**Seventh Avenue**  
re: Bankruptcy Dep't  
112 7th Ave  
Monroe, WI 53566-1364

**Spinella, Owings & Shaia**  
8550 Mayland Dr, Ste 1  
Henrico, VA 23294-0000

**Sprint**  
Attn: Bankruptcy Dept  
4900 W. 95th Street  
Oak Lawn, IL 60453-0000

**Sprint Corp**  
attn: Bankruptcy Dept  
PO Box 7949  
Overland Park, KS 66207-0000

**Sprint PCS**  
PO Box 54977  
Los Angeles, CA 90017-0000

**Suntrust Bank**  
Support Services/RW 7941  
PO Box 85052  
Richmond, VA 23286-0000

**Town and Country Apts**  
1402-D Barriedale Road  
Richmond, VA 23225-0000

**VCU Health System -- MCV Hosp.**  
Set-off Debt Section  
PO Box 980462  
Richmond, VA 23298-0462

